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PATENT
Attorney Docket No. 05793.3119

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Manaw MODI)	Group Art Unit: 3622
)	
Application No.: 10/787,208)	Examiner: Ahmed, Affaf
)	
Filed: February 27, 2004)	
)	Confirmation No.: 4685
For: METHODS, SYSTEMS, AND)	
ARTICLES OF MANUFACTURE)	
FOR PROVIDING INCENTIVES)	
FOR A FINANCIAL ACCOUNT)	

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the Office Action mailed January 9, 2008, the period for response to which extends through April 9, 2008, please consider the following:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment sections of this paper.